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store creditor profiles, a "collector" table to keep collectors' data and an "account" table to represent a debt instance. Another important table is "operation", which keeps all the account transactions.

5 FIGURE 1 illustrates the overall networking scheme between the agency database 100, web server 103, database sever 104, and user 107. Said web server 103 and database server 104 are networked together via a secure local area Network (LAN) 109, innaccessable by outside users. Said
A3 10 agency database 100, web server 103, and user 107 are Networked together through the Internet 105, described above. Said agency database 100, web server 103, and user 107 connect individually to the Internet via appropriate bidirectional communication means (e.g., a modem) 101, 102, 106,
15 respectively. Alternatively, said web server 103 and said agency databse 100 may also be directly connected 108 via either a private LAN or wide area network (WAN) to effectuate faster communication.

FIGURES 2A and 2B illustrates initial creditor
A4 20 interaction with the debt presentment system. Prior to the

use of the system, said invention is marketed to collection agencies and credit providers through known methods 200A or integrated into currently available collection management systems. Said collection agency or credit provider would then
5 decide 200B whether to utilize 202 the system or not 201. Should said collection agency or credit provider decide to use the system, a special access code is given to log on to the system 203 (see FIG. 3). After receiving said access code 203, said collection agency or credit provider may then log on
10 to the system 204 (see FIG. 4). This brings the user to the Main System Administration Screen 205 (see FIG. 5). Here, the user is given several options. User may access Accounts Screen 206 (see FIG. 6), Create New Accounts Screen 207 (see FIG. 7), View Debtors Screen 208 (see FIG. 8), Create New
15 Debtor Screen 209 (see FIG. 9), View Creditors Screen 210 (see FIG. 10), Create New Creditor Screen 211 (see FIG. 11), View Collectors Screen 212 (see FIG. 12), Create New Collectors Screen 213 (see FIG. 13), Pending Transactions Screen 214 (see FIG. 14), Pending Transactions Detail Screen 215 (see FIG.
20 15), System Settings Screen 216 (see FIG. 16), Upload Data

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could

Screen 217 (see FIG. 17), Download Results Screen 218 (see FIG. 19), About Screen 220 (see FIG. 20), Help Screen 221 (see FIG. 21), or Send Mail Screen 222 (see FIG. 22). After utilizing said screens (206-218 and 220-222) appropriately, 5 said user may then send bills with an invitation 223 to use said system.

FIGURE 2C illustrates the process wherein a debtor decides whether or not to pay an outstanding debt. After a debtor receives an invitation from said creditor indicating 10 the availability of said system, debtor then decides 224 whether to use 226 (see FIG. 24) said system or not 225. Said debtor must then log on to the Internet and enter the appropriate URL (Universal Resource Locator) into their browser to access said system. When said debtor arrives at 15 said system, said debtor is presented with several screens and options. Said screens and options could include targeted advertisements 227, options to view said system in another language 228, an information screen containing the Fair Debt Collection Act 229 (see FIG. 25), general information 20 regarding said debt presentment system 230 (see FIG. 26),

5 general information regarding transaction security and privacy
information 231 (see FIG. 27), a login screen for access to
account information 232 (see FIG. 28), a help screen 233, an
option to send electronic mail to the administrator of said
10 system 234, and general information regarding job
opportunities or other information pertinent to the
demographics of said debtors 235. After viewing said screens
and options (227-235), said debtor may then decide 236 whether
to logon into said system when presented with option 237. If
15 debtor decides not to login to said system, said debtor leaves
238 said system. If said debtor decides to login, an
appropriate login passcode must be entered 239 to begin
customer service. After login, said debtor is presented with
the account information screen 240 (see FIG. 29). Upon
20 reviewing the presented debt(s), said debtor decides 241
whether or not to pay said debt(s). User may decide not to
pay said debt(s) 242, or may decide to pay said debt 252 and
work out an appropriate payment schedule 253.

FIGURE 2D illustrates the process for paying or disputing
20 a debt. With respect to the aforementioned step 242 (see FIG.

2C), after deciding not to pay said debt, said debtor is given the option to dispute the debt 243. If said debtor decides not to dispute said debt, said debtor leaves said system 244. If said debtor decides to dispute said debt 245, the Dispute
5 the Debt screen is displayed 246 (see FIG. 33). Here, said debtor may choose how to dispute said debt 247. Said debtor may choose a discrete debt dispute reason from a given list 248 (see FIG. 33), or said debtor may choose an option to input their own reason for disputing the debt 249. In either
10 case, the creditor then processes the debtor's dispute 250 and sends an appropriate response to said debtor 251. With respect to aforementioned step 252 (see FIG. 2C), if customer decides to pay said debt and creates a payment schedule 253 (see FIG. 2C), said payment schedule will be compared to
15 parameters preset by said creditor through artificial intelligence 254 or by using live collectors monitoring account status. If said credit accepts said debtors payment schedule 255, said debtor will then choose a payment type 262. If said creditor rejects said payment plan 257, said debtor is
20 instructed to make another offer within said creditor's

parameters 258. The artificial intelligence process of comparing debtor's payment schedule to that required by said creditor is illustrated in an additional iteration comprising steps 259 through 260. It should be noted, however, that this is merely illustrative. As many iterations as necessary for said creditor to accept said debtor's payment schedule may occur. After an acceptable payment schedule is found, said debtor then chooses a payment type 262.

FIGURE 2E illustrates the process of said debtor choosing a payment method. Referring to aforementioned step 262 (see FIG. 2D), when said debtor chooses a payment type, payment processing types are presented 263. Payment options may include: payment by check via Internet 264, payment by credit card screen 265 (see FIG. 31), payment by payment promise 266 (see FIG. 32), or other type of payment processing 267. After choosing a payment processing option, said debtor enters payment processing information 268. Said debtor may then choose what type of receipt they would prefer 269. Receipt options include: no additional receipt 270, receipt via regular mail 271, receipt via electronic mail 272, or receipt

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Cuenta 5 via electronic mail and regular mail 273. After submitting all relevant payment processing information 274, payment processing occurs as per the debtor's selected method 275. Said payment processing may proceed in realtime whereby receipt processing is performed on-line 276, payment processing may occur at a later date 277, e.g., batch processing, or the payment processing may be unsuccessful 278. After said payment processing, said debtor receives receipt in form specified in aforementioned step 269 279.

A8 10 FIGURE 3 depicts a log-on instruction sheet for a debt collection application utilizing the present invention.

A9 15 FIGURE 4 depicts the Login Screen that a user will encounter upon connection to the debt resolution website. As is typical with such applications, the user is presented with various options. For example, by clicking on "About VRG 101," the user can find information about the debt collection company. Other related services may be accessed by clicking "Services 102." "Help 103" provides instructions on using the program. In the event the user would prefer information via 20 standard mail, he or she may click "Send Mail 104."

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PAGES TO THE AMENDED SPECIFICATION}